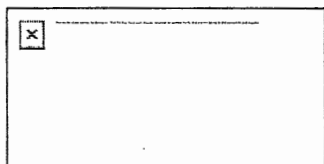


## Exhibit 10

**From:** John Fletcher [mailto:[JFletcher@HNFTLaw.com](mailto:JFletcher@HNFTLaw.com)]  
**Sent:** Wednesday, April 24, 2019 5:04 PM  
**To:** Leah Kane <[leahk@charlottelegaladvocacy.org](mailto:leahk@charlottelegaladvocacy.org)>; Sperati, Deborah E. <[DSperati@poynerspruill.com](mailto:DSperati@poynerspruill.com)>  
**Cc:** Barnhill, Ginger <[GBarnhill@poynerspruill.com](mailto:GBarnhill@poynerspruill.com)>  
**Subject:** RE: Foreclosure: First Citizens/Ricky Jones 5704 Bradford Lake Lane Charlotte  
Cameron Scott at the Honeycutt Law Firm has just called me and advises that they will NOT agree to return the Trustee's deed, or delay closing.  
They intend to close the transaction tomorrow as scheduled.  
FYI, Cameron reports that Mr. Jones has been in direct contact with the high bidder, and has offered to purchase the property back for \$125,000.  
Cameron Scott's direct telephone number is 704-264-7556 if anyone needs that.  
I know that you both will advise me of any developments and I will of course do the same.  
Thank you,  
John



[hnftlaw.com](http://hnftlaw.com)

John W. Fletcher III  
[jfletcher@hnftlaw.com](mailto:jfletcher@hnftlaw.com)  
Main: (704) 334-3400, ext 203  
Direct: (704) 401-0003

The Addison Building  
831 East Morehead Street  
Suite 255  
Charlotte, NC 28202

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**\*\* To Prevent Internet/wiring fraud: OUR FIRM DOES NOT ACCEPT CERTIFIED CHECKS AND ALL FUNDS MUST BE WIRED. PLEASE CONFIRM ALL WIRING INSTRUCTIONS RECEIVED BY OUR FIRM BY PHONE. WE WILL NEVER SEND AN EMAIL REVISING OUR WIRING INSTRUCTIONS. \*\***

**From:** Leah Kane [mailto:[leahk@charlottelegaladvocacy.org](mailto:leahk@charlottelegaladvocacy.org)]  
**Sent:** Wednesday, April 24, 2019 4:38 PM  
**To:** John Fletcher <[JFletcher@HNFTLaw.com](mailto:JFletcher@HNFTLaw.com)>; Sperati, Deborah E. <[DSperati@poynerspruill.com](mailto:DSperati@poynerspruill.com)>  
**Cc:** Barnhill, Ginger <[GBarnhill@poynerspruill.com](mailto:GBarnhill@poynerspruill.com)>  
**Subject:** RE: Foreclosure: First Citizens/Ricky Jones 5704 Bradford Lake Lane Charlotte  
Thank you both for following up.

Deborah, I appreciate your comment about trying to resolve this now in a way that makes sense for everyone. Without making a specific proposal or offer, we would like this to be unwound. Some thoughts:

- Mr. Jones has strong claims against the lender/agent and damages will only increase if he loses his home. Those claims do not disappear if the sale is finalized nor do they disappear if we unwind this sale (unless there is a global resolution and waiver of claims).

- Obviously, if the bidder decides not to move forward, Mr. Jones' equity of redemption and bankruptcy filing period would be in essence reinstated. I suspect the bidder would demand to be released from any contractual liability and perhaps compensated for expenses.
- Foreclosure is not inevitable if Mr. Jones' equity of redemption period is reinstated. There are a number of options: 1) Mr. Jones' modification application could be properly processed as Cenlar promised. 2) The bank could agree to reinstate Mr. Jones and waive his arrears (in the neighborhood of \$10,000 or so) and compensate for other expenses; 3) Mr. Jones could file affirmative claims and defenses and seek a TRO; 4) Mr. Jones could file bankruptcy and bring an AP regarding his claims.
- Mr. Jones could redeem/reinstate.
- If the foreclosure finalizes the bank can compensate him for the value of his home, lost equity, damages, etc.

Resolving this now will substantially reduce fees, costs, and liability on all sides.

**From:** John Fletcher <[JFletcher@HNFTLaw.com](mailto:JFletcher@HNFTLaw.com)>

**Sent:** Wednesday, April 24, 2019 3:48 PM

**To:** Sperati, Deborah E. <[DSperati@poynerspruill.com](mailto:DSperati@poynerspruill.com)>; Leah Kane <[leahk@charlottelegaladvocacy.org](mailto:leahk@charlottelegaladvocacy.org)>

**Cc:** Barnhill, Ginger <[GBarnhill@poynerspruill.com](mailto:GBarnhill@poynerspruill.com)>

**Subject:** RE: Foreclosure: First Citizens/Ricky Jones 5704 Bradford Lake Lane Charlotte

Thank you Deborah:

I did reach the closing attorney and have made the request that they not close tomorrow---and asked that they return the Trustee's deed.

The closing attorney did ask if I was declaring the sale to be null and void, to which I said no.

He further remarked that his client's right to purchase the property was fixed as of the expiration of the ten day upset bid period, and was not willing to do anything without consulting his client. He said he would ask if the closing could be postponed and would let me know. That conversation was a couple of hours ago.

At this moment, I await his call. I was promised a response before the end of the day.

I'll be sure to let you both know just as soon as I know what the buyer's position is.

John

**From:** Sperati, Deborah E. [<mailto:DSperati@poynerspruill.com>]

**Sent:** Wednesday, April 24, 2019 3:32 PM

**To:** John Fletcher <[JFletcher@HNFTLaw.com](mailto:JFletcher@HNFTLaw.com)>; Leah Kane <[leahk@charlottelegaladvocacy.org](mailto:leahk@charlottelegaladvocacy.org)>

**Cc:** Barnhill, Ginger <[GBarnhill@poynerspruill.com](mailto:GBarnhill@poynerspruill.com)>

**Subject:** RE: Foreclosure: First Citizens/Ricky Jones 5704 Bradford Lake Lane Charlotte

Thanks so much John,

I'm just checking in for an update if you have one since your email early this morning. Did you contact the closing attorney and if so, is the buyer willing to consent to you recalling the deed? I want to add briefly to your comments below that I'm not 100% sure how a TRO would work since the validity of the foreclosure action itself is not in question. The Findings and Order entered by the clerk are res judicata now that the appeal period has passed. Any claim by Mr. Jones based on the allegations that Ms. Kane has laid out would be ancillary, presumably a federal action under CFPB, not a defense to the foreclosure. I am sure we all understand this, I just felt better putting it in writing. My understanding at this point is that if the buyer agreed to cancel the closing, then John would recall the deed, file a motion to set aside the sale, file an amended notice of sale, and sell it again, so there is no question as to whether Mr. Jones would be able to make a claim against the lender regarding handling of his loss mitigation application. It would allow him time to file bankruptcy, if that is his goal, but otherwise it would simply delay the inevitable foreclosure of this property and substantially increase the amount of fees and costs that will be added to the account balance. I am hopeful we can all come to a resolution that makes sense in this case. Thanks everyone.

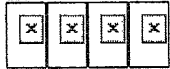
**Deborah E. Sperati** | Partner



130 S. Franklin Street, Rocky Mount, NC 27804

P.O. Box 353, Rocky Mount, NC 27802-0353

D: 252 972 7095 | F: 252 972 7045



**From:** John Fletcher [mailto:JFletcher@HNFTLaw.com]

**Sent:** Wednesday, April 24, 2019 7:02 AM

**To:** Leah Kane <leahk@charlottelegaladvocacy.org>; Sperati, Deborah E. <DSperati@poynerspruill.com>

**Subject:** RE: Foreclosure: First Citizens/Ricky Jones 5704 Bradford Lake Lane Charlotte

Leah and Deborah;

Good morning to you both.

I'm following up on my conversations with both of you yesterday and if necessary to further clarify my position in this matter.

First, as I advised Leah, we have learned that the buyer's firm (Honeycutt law) has scheduled a closing for April 25<sup>th</sup>, which is tomorrow.

As I have previously stated, I sent the Trustee's deed to that firm on or about April 10<sup>th</sup>. Our instructions were that this deed should be held in escrow, and not recorded, until such time as all remaining funds are paid to the lender. I presume that the deed resides in the Honeycutt Firm's file awaiting the closing.

On behalf of Mr. Jones, Leah has requested that I recall the Trustee's deed, citing the facts as stated in her first e-mail and which relate to Mr. Jones' concurrent efforts to do a loan modification, and also citing the Sprouse v. North River Ins. Co. case as authority for the proposition that the deed has not yet been "delivered". All have agreed that once "delivery" occurs, ownership of the subject real property is transferred.

On behalf of the lender, Deborah has let me know that the lender and its agent differ as to the facts related to Mr. Jones' efforts to complete a loan modification. Also, the lender takes the position that when the upset bid period ended, the parties' rights ( and obligations) became fixed, such that the high bidder is obligated to close, and the Trustee is obliged to deliver a deed. The high bidder ( Carolinas Properties) would have a right to insist that the Trustee deliver the deed and I think would have some argument that if such action is not taken, the lender and Trustee may be liable. Of course, as already stated, the high bidder's counsel already has the deed in its' counsel's possession.

In my Trustee's position of neutrality obviously I am unable to take a position for either side. I have thought more about what to do, and insofar as this matter forces me to make determinations of fact and law, I have sought guidance from others, including the North Carolina State Bar. The consensus is that I do not have the duty or even authority to make such decisions in the Trustee's role.

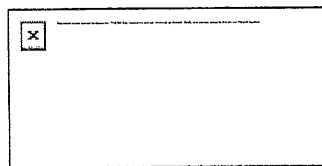
There is a remedy available, which is to put the matter before a Superior Court judge and obtain a TRO while this situation is sorted out. Leah and I discussed this option last night.

\*I did advise Leah that, notwithstanding all of the above, I would agree to contact the closing firm today and request that the Trustee's deed be recalled, and that the closing not take place. I would not undertake that action until and unless Leah authorized it. My reasoning is that if they so choose, the buyer could instruct the closing firm to accelerate their transaction and fund the deal immediately. Once that occurred, then, under anyone's definition, I think "delivery" of the deed would have occurred and ownership transferred. On the other hand, the buyer may decide to place everything on hold rather than risk taking the property with a possible cloud on the title.

As I have advised Leah, I have an 8:00 a meeting down at SouthPark, and will be indisposed until approximately 9:15. I will be at your disposal after that and would look forward to further conversations as needed.

Regards,

John



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# MSP® Explorer: Delinquency 1 - Primary Collection (DLQ1/COM2)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

DLQ1 0035651660 Q9 D E L I N Q U E N C Y O W N R 04/19/19 11:29:08  
 16 CONV. PMI PER/CLS/OFF F/ /YC AGE: 11Y 1M IR: 2.00000 INV: Z15  
 DUE( 15) 9,915.71 DUE 02/01/18( 2) (05/17R) ASSUM: ACQ:05/25/13  
 LATE CHRG 142.65 PAYMT @ 667.52 P: 5704 BRADFORD LAKE L  
 BAD CK FEES .00 L/C AMT 15.85 CHARLOTTE NC 28269  
 OTHER FEES .00 PAYMT + LC 683.37 M:  
 TOT DUE 10,058.36 PRIN BAL 118,196.16  
 SUSPENSE .00 P&I 396.33 5704 BRADFORD LAKE LANE  
 NET DUE 10,058.36 DLQ 10 TIME,PAY 37 DAY CHARLOTTE NC 28269  
 C/S 005 RICKY D JONES H0 HOME NUMBER 704-969-6301  
 C/D 03/14 C0 CELL NUMBER 202-257-3362 EXT CELL

\*FINANC'L\*

-IMD:N----- \* ADDITIONAL MESSAGES \* -----WU: P ----

COMBINED 2ND MTG: ORIG AMT = 127200, INT RATE = 0.000%, PRIN BAL = 5685.17

ADD'L 2ND MTG DATA:DEF BAL IND = P,PRIN RD =.00,PRIN FB = 5685.17

-COM2----- \* COMMENTS \*-----

DATE USR CONTACT RESPONSE REASON RECALL F/B REMIND

090613 DXD <## M1 IS DISABLED##\*\*919) 783-6400-FC ATTORN POYNER>

< SPRUILL\*\*

041819 \*\*\* <REPORTED TO MI COMPANY (S-23K)

041119 PAN B1 TEL OFFICE REFER TO REO

041119 PAN <FC SHERIFF SALE HELD ON 3/18/19. TRN CALL TO

MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

---

NOTS 0035651660                      CONSOLIDATED NOTES LOG                      04/22/19 11:30:39  
RD JONES                      L:R F:A B:                      R:                      DUE 02/01/18                      TYPE CONV. PMI  
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y  
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y                      DATE: MMDDYY                      PRINT: \_  
MSR Y YEN Y  
-----\* PF8 FOR MORE \*-----  
SER 022119 CT3 CLIENT INQUIRY - PER CLIENT THE FC SALE IS SCHEDULED FOR MARCH 18TH, THEY WILL NOT PLACE THE ACCOUNT ON HOLD FOR LOSS MITIGATION AT THIS POINT. EMAIL LED LM AND FC TO MAKE AWARE.  
LMT 022119 JEH CONFIRMED WITH UNDERWRITER UBAF FORM IS NOT CORRECT FIRST CITIZENS FORM WHICH HAD BEEN SENT TO THE BORROWER.  
- PACKAGE IS THEREFORE INCOMPLETE.  
- REMOVING WORKSTATION AND SENDING OUT LM307 LETTER  
- CAN REAPPLY WITH COMPLETE UPDATED PACKAGE TO INCLUDE CORRECT FIRST CITIZENS UBAF FORM.  
COL 021919 MEL TEL RES                      MESSAGE COMPLETE  
LMT 021519 JEH FORM MAY NOT BE FIRST CITIZEN FORM...  
LMT 021519 JEH PACKAGE APPEARS TO BE COMPLETE, EMAIL TO UNDERWRITER.

## MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION &amp; REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

NOTS 0035651660 CONSOLIDATED NOTES LOG 04/22/19 11:31:27  
RD JONES L:R F:A B: R: DUE 02/01/18 TYPE CONV. PMI  
ANA Y ARM Y ASM Y BLN Y BNK Y CEN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y  
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y DATE: MMDDYY PRINT: \_  
MSR Y YEN Y

-----\* PF8 FOR MORE \*-----  
TSK 022219 MLE A SUP COLX13  
SER 022219 @@@ CPI TELEVOICE ACCESS CPITV  
COL 022219 CBH B1 TEL OFFICE DISCUSSED LOSS MIT  
COL 022219 CBH VERIFIED ACC, DISCUSSED LM MISSING DOCS, ADVISE FRST  
CITIZEN BANK FOR NEEDED, HE STATED HE HAS NEVER RCV  
ANY FIRST CITIZEN FORM WLL GO TO BANK FOR COPY  
SER 022219 @@@ CPI TELEVOICE ACCESS CPITV  
SER 022119 CT3 CLIENT E-MAIL PRE-FORECLOSURE CMLFCC  
SER 022119 CT3 CLIENT E-MAIL LOSS MITIGATION CMLMIT  
SER 022119 CT3 CLIENT EMAIL FOLLOW UP SENT CMLFUP  
EM CLIENT TO MAKE AWARE BUSINESS UNITS HAVE BEEN M  
ADE AWARE, INQUIRY RESOLVED.  
SER 022119 CT3 CLIENT E-MAIL COMPLETE CMLCOM  
CLINQ# 190510267  
CLIENT - MILLER, STACEY <STACEY.MILLER@FIRSTCITIZE  
NS.COM>

# MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

```

NOTS 0035651660      CONSOLIDATED NOTES LOG      04/22/19 11:31:33
RD JONES      L:R F:A B: R:      DUE 02/01/18      TYPE CONV. PMI
      ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y
      MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y      DATE: MMDDYY      PRINT: _
      MSR Y YEN Y
-----* PF8 FOR MORE *-----
COL 022519 JJL INTERRUPTED ME, STARTED RAISING HIS VOICE..ADV BR
      NOT NEED TO YELLING, BR CONTINUE RAISING VOICE,
      TERMINATED CALL.

COL 022519 JJL      DEMOGRAPHICS VERF
COL 022519 JJL      CELL PHONE AUTH
SER 022519 MUR CALL TRANSFERRED TO COLLECTIONS      SERXCO
      B1 CALLED RE DOCS NEEDED FOR LOSS MIT
SER 022519 EZP **PER COLX F/U CALLED HOME# N/A, CALL CELL LINE AN
      D VOICE MAIL BOX NOT YET SET UP NO MSG LEFT
COL 022519 EZP TEL RES      NO ANSWER
COL 022519 EZP TEL 2ND #      NO MESSAGE LEFT
SER 022219 SXJ LOSS MIT DENIAL REPORT LWD 2/22/19 LOANS RECLASSED
      FROM 17T25 TO 16N52
TSK 022219 MLE PLEASE CALL BWR 704 969 6301 HE IS UPSET THAT HE I      COLX13
      S GETTING THE RUN AROUND AND HE HAS SENT DOCS OVER
      AND OVER I GAVE HIM THE CORRECT INFO BUT HE WANTS

```

## MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION &amp; REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

NOTS 0035651660 CONSOLIDATED NOTES LOG 04/22/19 11:31:37

RD JONES L:R F:A B: R: DUE 02/01/18 TYPE CONV. PMI  
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y  
MIF Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y DATE: MMDDYY PRINT: \_  
MSR Y YEN Y

-----\* PF8 FOR MORE \*-----

SER 022819 CT3 ATED CLIENT. INQUIRY RESOLVED. CMLCOM

LMT 022719 MT2 NON-RETENTION CHECKLIST RECEIVED BY FAX

LMT 022719 MT2 MISCELLANEOUS RECEIVED BY FAX

LMT 022719 MT2 ASSET FINANCIAL STATEMENT (FROMAM200 PKG) RECEIVED  
BY FAX

LMT 022719 MT2 3RD PARTY AUTHORIZATION RECEIVED BY FAX

LMT 022719 MT2 LETTER SENT LM002 Acknowledge W/O Pkg Rec'd

LMT 022719 MT2 MISCELLANEOUS RECEIVED BY FAX

LMT 022719 MT2 ASSET FINANCIAL STATEMENT (FROMAM200 PKG) RECEIVED  
BY FAX

LMT 022719 MT2 3RD PARTY AUTHORIZATION RECEIVED BY FAX

COL 022519 JUL B1 TEL OFFICE NO PAY

COL 022519 JUL LMJUL: BR CLLD, ADV LOAN ON ACTIVE FC, SALE DATE

COL 022519 JUL 02/04/19, GAV EFC ATTOTNEY NAME, NO PH# AT TIME OF  
THE CALL..BR STATE HE TRYIG TO DO A LOAN MOD,  
HAVENT'M HEARDS..TRIED TO ADV BR ON FC SALE, BR



# MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

NOTS 0035651660 CONSOLIDATED NOTES LOG 04/22/19 11:31:43  
RD JONES L:R F:A B: R: DUE 02/01/18 TYPE CONV. PMI  
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y  
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y DATE: MMDDYY PRINT: \_  
MSR Y YEN Y

-----\* PF8 FOR MORE \*-----  
COL 030419 MSS B1 CALLED IN ADVISED OF F/C SALE DATE FOR 2/4/19 BO  
RR STATED SALE DATE IS NOT UNTIL 3/18/19 ADVISED OF  
LM DOCS RECVD IN OPENER REVW PKG NOT YET DEEMD COM  
SER 030419 @@@ CPI TELEVOICE ACCESS CPITV  
SER 030219 @@@ CPI TELEVOICE ACCESS CPITV  
SER 022819 CT3 CLIENT EMAIL FOLLOW UP SENT CMLFUP  
SER 022819 CT3 CLIENT E-MAIL LOSS MITIGATION CMLMIT  
SER 022819 CT3 CLIENT E-MAIL COMPLETE CMLCOM  
CLINQ# 190590245  
CLIENT - MILLER, STACEY <STACEY.MILLER@FIRSTCITIZ  
NS.COM> FIRST CITIZENS BANK  
PER CLIENT WE ARE STILL TAKING DOCS FOR LM. FC SA  
LE IS SCHEDULED FOR 3/18/19 WHICH IS LESS THAN 37  
DAYS PRIOR TO SALE, THEY WILL NOT PLACE ON HOLD AN  
D CAN'T GUARANTEE IF LM IS COMPLETED IT WILL BE RE  
VIEWED BEFORE FC SALE. EM LM TO MAKE AWARE AND UPD

## MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION &amp; REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

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NOTS 0035651660 CONSOLIDATED NOTES LOG 04/22/19 11:31:50  
RD JONES L:R F:A B: R: DUE 02/01/18 TYPE CONV. PMI  
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y  
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y DATE: MMDDYY PRINT: \_  
MSR Y YEN Y

-----\* PFB FOR MORE \*-----

LMT 030619 MET -GENERAL PROOF OF HARDSHIP, 11/26/2018, EXPIRES  
02/24/2019

FOR 030619 CCS FORECLOSURE TIMELINE REVIEW FORRVW  
\*\*\*CLIENT MANAGED\*\*\*CLIENT ADVISED SALE WAS POSTPON  
ED TO 03/18/19

FOR 030519 CCS FORECLOSURE TIMELINE REVIEW FORRVW  
\*\*\*CLIENT MANAGED\*\*\*EMAIL SENT TO CLIENT RE CURREN  
T STATUS OF THIS FC. WAS THE HEARING HELD ON 02/18  
/19? DO WE HAVE A SALE DATE SCHEDULED?

COL 030419 MSS SUPERVISOR CALL

COL 030419 MSS BORR WAS UPSET ABOUT L/M 5 DAY OPENER REVW XFERED T  
O SPV PER REQST BORR STATED HE WANTS A UPDATE FROM  
LM TODAY

COL 030419 MSS SUPERVISOR CALL

COL 030419 MSS DEMOGRAPHICS VERF

COL 030419 MSS B1 TEL OFFICE VERIFIES HP#

# MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

NOTS 0035651660 CONSOLIDATED NOTES LOG 04/22/19 11:31:54  
RD JONES L:R F:A B: R: DUE 02/01/18 TYPE CONV. PMI  
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y  
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y DATE: MMDDYY PRINT: \_  
MSR Y YEN Y

-----\* PF8 FOR MORE \*-----

LMT 030619 MET 02/24/2019

LMT 030619 MET RECEIVED

-INCOME AND/OR EXPENDITURE FORMS, 02/06/2019 TO  
02/06/2019, EXPIRES 05/07/2019

-BANK STATEMENTS, 10/02/2018 TO 12/03/2018,  
EXPIRES 03/03/2019, COMPLETE

-PROOF OF HOME OWNER ASSOCIATION (HOA), 12/01/2018  
TO 12/01/2018, EXPIRES 12/31/2018

-INSURANCE DECLARATION, 12/15/2018, EXPIRES  
12/15/2019

-TAX RETURN WITH ALL SCHEDULES, 2017, EXPIRES

LMT 030619 MET 04/15/2019

-SOCIAL SECURITY BENEFITS STATEMENT, 11/16/2018,  
EXPIRES 11/16/2019

-DISABILITY BENEFITS STATEMENT, 01/30/2019,  
EXPIRES 01/30/2020

# MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

NOTS 0035651660 CONSOLIDATED NOTES LOG 04/22/19 11:32:01  
RD JONES L:R F:A B: R: DUE 02/01/18 TYPE CONV. PMI  
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y  
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y ,DATE: MMDDYY PRINT: \_  
MSR Y YEN Y

-----\* PF8 FOR MORE \*-----  
LMT 030619 MET RECEIVED

-INCOME AND/OR EXPENDITURE FORMS, 02/06/2019 TO  
02/06/2019, EXPIRES 05/07/2019  
-BANK STATEMENTS, 10/02/2018 TO 12/03/2018,  
EXPIRES 03/03/2019, COMPLETE  
-PROOF OF HOME OWNER ASSOCIATION (HOA), 12/01/2018  
TO 12/01/2018, EXPIRES 12/31/2018  
-INSURANCE DECLARATION, 12/15/2018, EXPIRES  
12/15/2019  
-TAX RETURN WITH ALL SCHEDULES, 2017, EXPIRES

LMT 030619 MET 04/15/2019  
-SOCIAL SECURITY BENEFITS STATEMENT, 11/16/2018,  
EXPIRES 11/16/2019  
-DISABILITY BENEFITS STATEMENT, 01/30/2019,  
EXPIRES 01/30/2020  
-GENERAL PROOF OF HARDSHIP, 11/26/2018, EXPIRES

# MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

```

NOTS 0035651660      CONSOLIDATED NOTES LOG      04/22/19 11:32:05
RD JONES      L:R F:A B: R:      DUE 02/01/18      TYPE CONV. PMI
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y DATE: MMDDYY PRINT: _
MSR Y YEN Y

-----* PF8 FOR MORE *-----
SER 030819 DLJ NS.COM> FIRST CITIZENS BANK      CMLCOM
PER EM FROM CLIENT THEY REV NOTES AND SEE A FACI
ALLY COMPLETE PACKAGE WAS RECEIVED ON 03/06/19. FC
SALE IS SCHEDULED FOR 3/18/19 AND THEY WILL NOT
PLACE ON HOLD DUE TO LOSS MITIGATION, IT IS WITHIN
37 DAYS PRIOR TO FC SALE. FORW EM TO BOTH LM AND
FC. EM CLIENT TO INFORM.
SER 030619 JAV CHECK FOR MODIFICATION PROCESS      FLDAPR
LMT 030619 MET LM056 WAS ORIGINALLY GENERATED ON 03/05/19. BITE S
SHUTDOWN IN ERROR. REOPENED FILE SO NOTES CAN MAP
OVER IN LMTN.LM056 GENERATED ON 03/06/19 WAS
PLACED ON LETTER PULL TRACKER.
FEDEX-774632418348
LMT 030619 MET FACIALLY COMPLETE PACKAGE RECEIVED      FACCMF
LMT 030619 MET LM CHECKED DOD WEBSITE, BORROWER NOT IN ACTIVE DUT LMNDOD
Y STATUS***

```

## MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION &amp; REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

NOTS 0035651660 CONSOLIDATED NOTES LOG 04/22/19 11:32:10

RD JONES L:R F:A B: R: DUE 02/01/18 TYPE CONV. PMI  
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y  
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y DATE: MMDDYY PRINT: \_  
MSR Y YEN Y

-----\* PF8 FOR MORE \*-----

SER 031119 KBW CLIENT EMAIL/RE: POST FORECLOSURE CMLFOR

SER 031119 KBW CLIENT E-MAIL COMPLETE CMLCOM

CLINQ #190700419

CLIENT: MILLER, STACEY (STACEY.MILLER@FIRSTCITIZEN  
S.COM) WITH FIRST CITIZENS BANK. PER CLIENT: PLEAS  
E PROVIDE A PAY4 SCREEN SHOT GOOD THROUGH THE FORE  
CLOSURE SALE DATE OF 3/18/2019. PLEASE INCLUDE ANY  
BREAKDOWN OF FEES. REC'D REQUEST AND FORWARDED TO  
THE FORECLOSURE UNIT TO PROVIDE. NOTIFIED CLIENT  
OF STATUS UPDATE. INQUIRY PENDING.

SER 030819 DLJ CLIENT EMAIL FOLLOW UP SENT CMLFUP

SER 030819 DLJ CLIENT E-MAIL PRE-FORECLOSURE CMLFCC

SER 030819 DLJ CLIENT E-MAIL LOSS MITIGATION CMLMIT

SER 030819 DLJ CLIENT E-MAIL COMPLETE CMLCOM

CLINQ# 190660189

CLIENT - MILLER, STACEY &lt;STACEY.MILLER@FIRSTCITIZEN

# MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

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NOTS 0035651660	CONSOLIDATED NOTES LOG	04/22/19 11:32:15
RD JONES	L:R F:A B: R: DUE 02/01/18	TYPE CONV. PMI
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y		
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y DATE: MMDDYY PRINT: _		
MSR Y YEN Y		
-----* PF8 FOR MORE *-----		
LMT 031419 GKG	LM QA REVIEW COMPLETE - INCOMPLETE PACKAGE	LMQAIN
	REVIEW FOR ESCALATION	
SER 031219 DLJ	CLIENT E-MAIL COMPLETE	CMLCOM
	CLINQ#190660189	
	REC'D EM FROM LM OPENING INSTRUCTING U W TO CLOSE	
	THEIR REVIEW BASED ON CLIENT EMAIL. EM CLIENT TO	
	MAKE AWARE, INQUIRY REMAINS RESOLVED.	
SER 031219 DLJ	CLIENT EMAIL FOLLOW UP SENT	CMLFUP
SER 031219 DLJ	CLIENT E-MAIL LOSS MITIGATION	CMLMIT
SER 031219 DLJ	CLIENT E-MAIL COMPLETE	CMLCOM
	CLINQ#190660186	
	PER FC THIS IS A CLIENT HANDLED FC...WILL FOLLOW C	
	LIENT INSTRUCTION. EM FROM CLIENT ADVISED THEY WI	
	LL CONTINUE TO MOVE FORWARD WITH FC SALE. WILL NOT	
	EXTEND DATE FOR LM. PROVIDED CLIENT EM TO LM TO	
	MAKE AWARE. INQUIRY RESOLVED.	

# MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

NOTS 0035651660 CONSOLIDATED NOTES LOG 04/22/19 11:32:21

RD JONES L:R F:A B: R: DUE 02/01/18 TYPE CONV. PMI  
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y  
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y DATE: MMDDYY PRINT: \_  
MSR Y YEN Y

-----\* PFS FOR MORE \*-----

SER 031819 DLJ CLIENT EMAIL FOLLOW UP SENT CMLFUP

SER 031819 DLJ CLIENT E-MAIL LOSS MITIGATION CMLMIT

SER 031819 DLJ CLIENT E-MAIL COMPLETE CMLCOM

CLINQ#190660189

CLINQ REOPENED. EM LM TO MAKE AWARE STILL OPEN PE  
NDING RESPONSE TO BE PROVIDED TO THE CLIENT, FOLLO  
WED UP TO SEE IF THEY WERE ABLE TO SPEAK WITH THEM  
PER THE CLIENT REQUEST.

COL 031819 \*\*\* REPORTED TO MI COMPANY (S-23K)

SER 031519 DLJ CLIENT E-MAIL COMPLETE CMLCOM

CLINQ#190660189

PER LM THE LM056 HAS BEEN ISSUED TO THE BORROWER C  
AN'T PROCEED WITH FC AT THIS TIME. EM LM ASKING TO  
PLEASE MAKE SURE WE ARE ADHERING TO ANY REMAINING  
DEADLINES. EM CLIENT TO MAKE AWARE FC NOT ABLE TO  
PROCEED AT THIS TIME.



MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

NOTS 0035651660 CONSOLIDATED NOTES LOG 04/22/19 11:32:27  
RD JONES L:R F:A B: R: DUE 02/01/18 TYPE CONV. PMI  
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y  
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y DATE: MMDDYY PRINT: \_  
MSR Y YEN Y

-----\* PF8 FOR MORE \*-----

SER 032019 ATF SHUTTING DOWN FILE- SALE WAS HELD ON 03/18/19  
CANNOT PROCEED WITH LM RVW AT THIS TIME

SER 032019 DLJ CLIENT E-MAIL COMPLETE CMLCOM  
CLINQ# 190660189

DM REC'D EM FROM CLIENT STATING TO ADVISE LM PER T  
HEIR MANAGER MEGHAN PRIDEMORE THE FC WASN'T PLACED  
ON HOLD DUE TO NUMEROUS TIMES THAT CENLAR WAS ADV  
ISED OF THE SALE DATE AND DID NOT LISTEN TO THEIR  
REQUEST, THEY WERE MOVING FORWARD WITH THE SALE.  
THEY WENT TO SALE ON 3/18, A 3RD PARTY BIDDER WAS  
THE HIGH BIDDER AT THE SALE. EM LM TO MAKE AWARE.  
INQUIRY RESOLVED.

FOR 031819 CCS FORECLOSURE TIMELINE REVIEW FORRVW  
\*\*\*CLIENT MANAGED\*\*\*CLIENT ADVISED SALE HELD 03/18  
/19 SOLD 3RD PARTY FOR \$96,076.00 UPSET BID ENDS 0  
3/28/19 5PM

## MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION &amp; REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

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NOTS 0035651660                      CONSOLIDATED NOTES LOG                      04/22/19 11:32:33  
RD JONES                      L:R F:A B: R:                      DUE 02/01/18                      TYPE CONV. PMI  
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y  
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y                      DATE: MMDDYY                      PRINT: \_  
MSR Y YEN Y

-----\* PFB FOR MORE \*-----

SER 040919 @@@ CPI TELEVOICE ACCESS                      CPITV  
SER 040819 @@@ CPI TELEVOICE ACCESS                      CPITV  
PIR 040819 DSH UPDATE:                      PRPUPD  
WORKING CLAIMS PAYMENT UTILITIES REPORT\*\*\*\*  
PROP PRES NOT PAYING UTILITIES FOR PROPERTY.  
UTILITIES WAS NOT TRANSFERRED INTO CENLAR NAME.

SER 040519 LJL PROPERTY PRESERVATION FOLLOW-UP                      PRPFUP  
CLOSED TASK: CANPRP, VENDOR CODE = 000000

SER 040219 DKG AUTO TERMINATION EXCEPTION                      PMITDX  
TSK 040219 CCS PROPERTY REVERED TO A 3RD PARTY PLEASE CANCEL PROP                      CANPRP  
PRESERVATION WORK BUT CONTINUE WITH INSPECITIONS  
IF APPLICABLE

TSK 040219 CCS CANCELLED PROPERTY PRESERVATION WORK                      CANPRP CANPRP  
FOR 040119 CCS FORECLOSURE TIMELINE REVIEW                      FORRVW  
\*\*\*CLIENT MANAGED\*\*\*CLIENT ADVISED SALE HELD CONFIRMED SOLD 3RD PARTY

# MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

```

NOTS 0035651660      CONSOLIDATED NOTES LOG      04/22/19  11:32:38
RD JONES      L:R F:A B:  R:      DUE 02/01/18      TYPE CONV. PMI
      ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y
      MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y  DATE: MMDDYY  PRINT:  _
      MSR Y YEN Y

-----* PF8 FOR MORE *-----
SER 041019 SYK T ANY MONEY FOR THIS LOAN FROM MR. JONES.MR. JONES CMLCOM
      HAS CALLED THE ATTORNEYS OFFICE UPSET AS WELL, CL
      AIMING HE WAS NOT NOTIFIED OF ANY OF THIS (FORECLOS
      URE ACTION), WILL IS NOT TRUE.
COL 040919 JMY HOUSE FORECLOSED PREVIOUS REP CONTACTED SUPR. APPEA
      RS INCOMPLETE PKG. WANTS HOME BACK
SER 040919 @@@ CPI TELEVOICE ACCESS      CPITV
COL 040919 FXC      CELL PHONE AUTH
COL 040919 FXC B1 TEL OFFICE DEMOGRAPHICS VERF
COL 040919 FXC LMFXC: LOAN IS IN F/C //INT TO KEEP//ADV OF
      CONSQ///BR CALLED IN STATING THAT HE WAS GOING
      THROUGH LOSS MIT AND HAD A COMPLETED PACKAGE BUT
COL 040919 FXC BR HOME WAS SOLD ON 3/18/19/// BR REQUESTED TOO
      HAVE A SUP CALL THEM BACK SENT EMAIL TO UPPER
      MANAGEMENT TO HAVE ESCALATED
SER 040919 @@@ CPI TELEVOICE ACCESS      CPITV

```

# MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

NOTS 0035651660 CONSOLIDATED NOTES LOG 04/22/19 11:32:43

RD JONES L:R F:A B: R: DUE 02/01/18 TYPE CONV. PMI  
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y  
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y .DATE: MMDDYY PRINT: \_  
MSR Y YEN Y

-----\* PF8 FOR MORE \*-----

COL 041019 FXC TELEPHONED B1 DEMOGRAPHICS VERF

COL 041019 FXC LOAN ISIN F/C//OB CALL PLACED TO BR TO ADV THAT LET  
TER WAS SENT OUT IN ERROR //BR WANTES FOR UPPER MAN  
AGEMENT TO CALL HIM BACK TO FURTHER DISCUSS

SER 041019 SYK CLIENT E-MAIL PRE-FORECLOSURE - FYI CMLFCC

SER 041019 SYK CLIENT EMAIL FOLLOW UP SENT CMLFUP

SER 041019 SYK CLIENT EMAIL/NOTATE INFO ON LOAN PER CLIENT CMLNOT

SER 041019 SYK WAITING FOR THE 3RD PARTY TO CLOSE, AND WILL SEND  
FUNDS ONCE RECEIVED. NOTIFIED CLIENT LOAN UPDATED.  
NO FURTHER ACTION NEEDED FROM DM. INQUIRY RESOLVED

SER 041019 SYK CLIENT E-MAIL COMPLETE CMLCOM  
CLINQ#191000123

CLIENT- FIRST CITIZENS BANK-MILLER, STACEY (STACEY  
.MILLER@FIRSTCITIZENS.COM) REC'D REQ FROM CLIENT,  
PLEASE MAKE SURE THE ACCOUNT IS NOTATED, THIS ACCO  
UNT WAS SOLD TO A 3RD PARTY, AND WE WILL NOT ACCEP

MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

NOTS 0035651660 CONSOLIDATED NOTES LOG 04/22/19 11:32:48  
RD JONES L:R F:A B: R: DUE 02/01/18 TYPE CONV. PMI  
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y  
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y DATE: MMDDYY PRINT: \_  
MSR Y YEN Y

-----\* PF8 FOR MORE \*-----  
SER 041219 DLJ CLIENT E-MAIL COMPLETE CMLCOM  
CLINQ#190660189

PER LM THEY REACHED OUT TO THIS BORR AND INFORMED  
THEM THAT WE WILL NOT PROCEED WITH REVIEW OF THEIR  
LM PACKAGE AND THAT THE LM056 WAS ISSUED OUT TO T  
HEM IN ERROR. THE BORR IS REQUESTING IN WRITING.  
BORR HAS CONTACTED THE ATTORNEY AND CENLAR STATIN  
G HE WAS NEVER NOTIFIED AND DEMANDING THIS BE FIXE  
D. REACHED OUT TO SE ESCALATION TO SEE IF THEY AR  
E ABLE TO ASSIST.

COL 041119 PAN B1 TEL OFFICE REFER TO REO  
COL 041119 PAN FC SHERIFF SALE HELD ON 3/18/19. TRN CALL TO  
REO DEPT X 7755.  
SER 041119 @@@ CPI TELEVOICE ACCESS  
COL 041019 PBS REVIEWED  
COL 041019 PBS SENT EMAIL TO MANAGEMENT TEAM ABOUT THE SALE

CPTTV

# MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

```

NOTS 0035651660      CONSOLIDATED NOTES LOG      04/22/19 11:32:52
RD JONES      L:R F:A B: R:      DUE 02/01/18      TYPE CONV. PMI
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y      DATE: MMDDYY PRINT: _
MSR Y YEN Y

-----* PF8 FOR MORE *-----
SER 041919 DLJ CLINQ#191060541      CMLCOM
PER CLIENT THE EMAIL SHE SENT TO PROCEED WITH FC W
AS IN ERROR. EM LIT FC LETTING THEM KNOW NOT TO P
ROCEED. EM CLIENT TO MAKE AWARE.
SER 041919 TVA ESCALATION CALL COMPLETED BY SERVICE EXCELLENCE      SEDESC
SER 041919 DLJ CLIENT E-MAIL COMPLETE      CMLCOM
CLINQ#191000264
REACHED BACK OUT TO LM FOR AN UPDATE.
TSK 041819 TVA SERVICE EXCELLENCE TASK REFERRED TO ANOTHER DEPT      SVCROD PRELMT
SER 041819 TVA SERVICE EXCELLENCE - NO CONTACT MADE NO V/M LEFT      SEDNCT
CALLED BWR BACK TO OBTAIN A COPY OF THE LETTER THA
T HE STATES HE RECVD ADVISING HE WAS APPROVED FOR
LM WORKOUT... NO ANSWER ... NO VM AVAIL
SER 041819 TVA ESCALATION CALL COMPLETED BY SERVICE EXCELLENCE      SEDESC
SER 041819 RKM SERVICE EXCELLENCE TASK ASSIGNED      SVCATK
COL 041819 *** REPORTED TO MI COMPANY (S-23K)

```

# MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

Loan Number: 0035651660

Borrower Name: JONES,RICKY D

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NOTS 0035651660      CONSOLIDATED NOTES LOG      04/22/19 11:32:59
RD JONES      L:R F:A B: R:      DUE 02/01/18      TYPE CONV. PMI
      ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y
      MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y      DATE: MMDDYY      PRINT: _
      MSR Y YEN Y
-----* PF8 FOR MORE *-----
COL 090613 DXD ## M1 IS DISABLED###919) 783-6400-FC ATTORN POYNER
      SPRUILL**
SER 041919 TVA ESCALATION CALL COMPLETED BY SERVICE EXCELLENCE      SEDESC
      BORROWER SIGNED AUTHORIZATION TO SPEAK WITH HIS AT
      TORNEY
      LEAH KAINE ... 90 DAYS
SER 041919 TVA FROM MEM1:
      BORROWER SIGNED AUTHORIZATION TO SPEAK WITH HIS
      ATTORNEY LEAH KAINE ... 90 DAYS
SER 041919 RKM SERVICE EXCELLENCE INTAKE - BORROWER'S FAX IS NOT      SEDINQ
      GOING THROUGH TO IMTVA. PROVIDED MY FAX #
SER 041919 DLJ CLIENT EMAIL FOLLOW UP SENT      CMLFUP
      CLINQ#191060541, REOPENED UNTIL CONF LIT HAS REC'D
      EM NOT TO PROCEED TO FC.
SER 041919 DLJ CLIENT EMAIL/DEFAULT LITIGATION REQUEST      CMLDFL
SER 041919 DLJ CLIENT E-MAIL COMPLETE      CMLCOM
```

MSP® Explorer: Consolidated Notes Log (NOTS)

300 - CENTRAL LOAN ADMINISTRATION & REPORTING

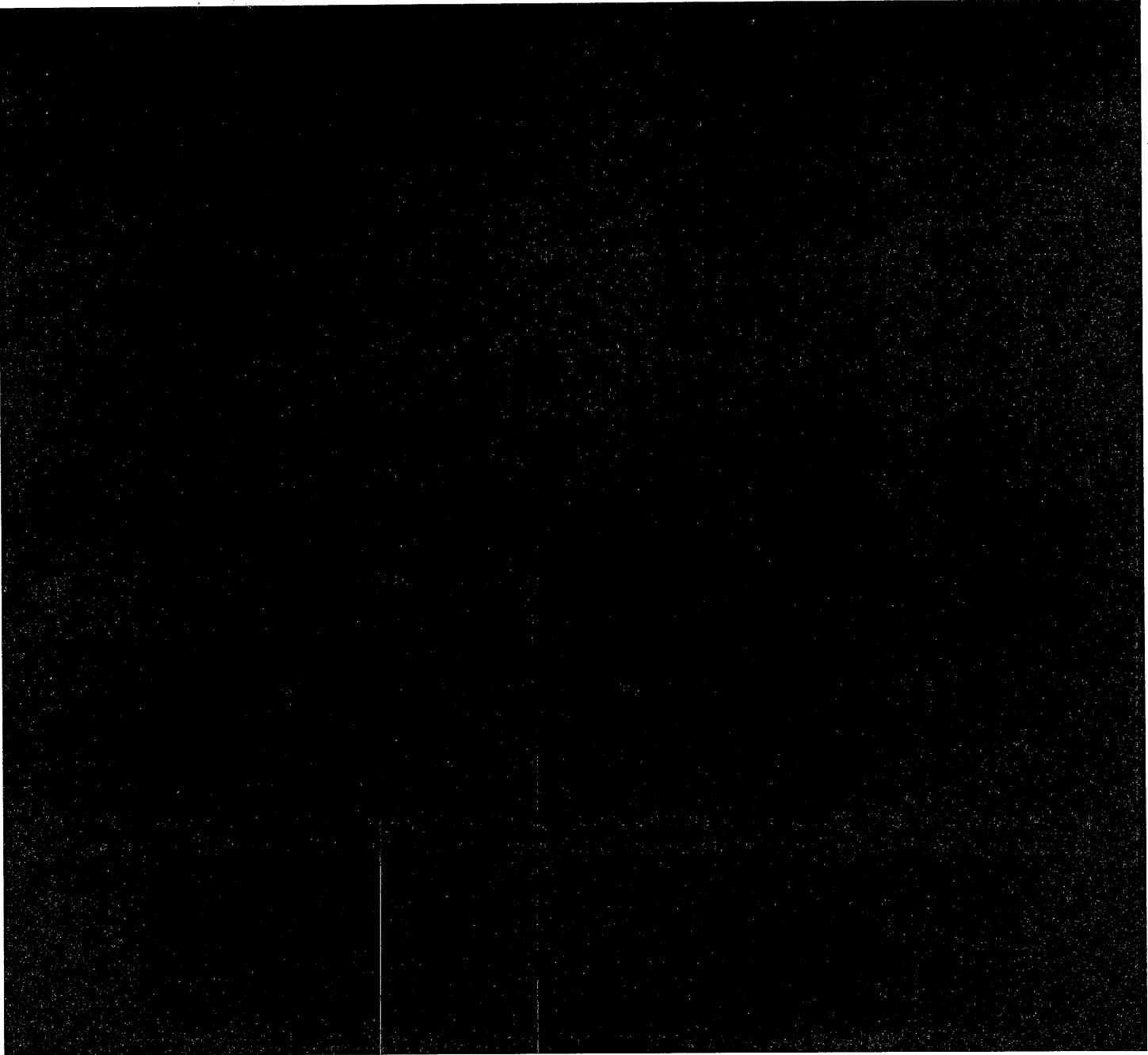
Loan Number: 0035651660

Borrower Name: JONES,RICKY D

---

NOTS 0035651660      CONSOLIDATED NOTES LOG      04/22/19 11:32:59  
RD JONES      L:R F:A B: R:      DUE 02/01/18      TYPE CONV. PMI  
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y  
MIP Y PIF Y PMT Y RBO Y SER Y TAX Y TSK Y PIR Y      DATE: MMDDYY      PRINT: \_  
MSR Y YEN Y  
-----\* PF8 FOR MORE \*-----  
COL 090613 DXD ## M1 IS DISABLED###919) 783-6400-FC ATTORN POYNER  
SPRUILL\*\*  
SER 041919 TVA ESCALATION CALL COMPLETED BY SERVICE EXCELLENCE      SEDESC  
BORROWER SIGNED AUTHORIZATION TO SPEAK WITH HIS AT  
TORNEY  
LEAH KAINÉ ... 90 DAYS  
SER 041919 TVA FROM MEM1:  
BORROWER SIGNED AUTHORIZATION TO SPEAK WITH HIS  
ATTORNEY LEAH KAINÉ ... 90 DAYS  
SER 041919 RKM SERVICE EXCELLENCE INTAKE - BORROWER'S FAX IS NOT      SEDINQ  
GOING THROUGH TO LMTVA. PROVIDED MY FAX #  
SER 041919 DLJ CLIENT EMAIL FOLLOW UP SENT      CMLFUP  
CLINQ#191060541, REOPENED UNTIL CONF LIT HAS REC'D  
EM NOT TO PROCEED TO FC.  
SER 041919 DLJ CLIENT EMAIL/DEFAULT LITIGATION REQUEST      CMLDFL  
SER 041919 DLJ CLIENT E-MAIL COMPLETE      CMLCOM





**From:** Paul, Adrian S. [mailto:aspaul@Cenlar.com]  
**Sent:** Tuesday, January 29, 2019 3:43 PM  
**To:** Miller, Stacey  
**Subject:** RE: Ricky Jones # 35651660

Classification: **Confidential**

Hi Stacey,

The process that was established by management and legal/compliance on our end is to keep the foreclosure on hold from the time the facially complete package letter is issued by the opening team until the file is either closed out as

incomplete if the underwriter determines that additional information is needed and the file is deemed incomplete (if documents are not received from the borrower within 30 days the file is closed) or until the appeal period has expired if the file is complete and can be underwritten and decisioned.

This file was deemed incomplete by underwriting after opening deemed it facially complete and I cannot deviate from the process which is why I advised to keep the FC on hold. As of right now it is still incomplete, nothing has come in since 1/14. If First Citizens wants to proceed a different way that's fine but Cenlar cannot be held liable for any issues that may arise from not following the normal process. We cannot issue the incomplete package denial until the 30 days listed on the missing items letter have passed.

Thank you,

**Adrian Paul**

Loss Mitigation Underwriter

Cenlar FSB

T: 609-883-3900 x7487

F: 609-718-5276

E: [ASPaul@cenlar.com](mailto:ASPaul@cenlar.com)

This message has been marked as **Confidential** by **Paul, Adrian S.** on **Tuesday, January 29, 2019 3:43:23 PM.**

---

**From:** Miller, Stacey [mailto:stacey.miller@firstcitizens.com]

**Sent:** Tuesday, January 29, 2019 1:16 PM

**To:** Paul, Adrian S. <aspaul@Cenlar.com>

**Subject:** [External Email] Ricky Jones # 35651660

**Importance:** High

Adrian,

We had received request from Cenlar to place on hold until 2/13/19 to due a complete package, but I'm seeing notes on 1/14/19 that Cenlar is still missing the signed and dated First Citizens financial form, pages of bank statements for December, and more.

My hearing is scheduled for Monday, February 4, 2019, please confirm if we truly have a complete package. If the package is not complete we need to move forward with the foreclosure hearing scheduled.

**Stacey J Miller** | Default Analyst

Credit Resolution Group | First Citizens Bank

DAC 36 | 100 E Tryon Rd. | Raleigh, NC 27603

NMLS ID #1461063

919.716.8322 Phone

919.716.4601 Fax



Classification: Confidential

Good Morning Stacy ~

Following up regarding the upset bid that ended yesterday and if the sale is confirmed as below for 03/28/19.

SALE HELD 03/18/19 SOLD 3RD PARTY FOR \$96,076.00 UPSET BID ENDS 03/28/19 5PM

Thank you

*Carol Siekmann*

**Foreclosure Team Leader**

Cenlar FSB, Tempe, AZ

①Office- 480-961-3900 x 473152

✉[CSiekmann@cenlar.com](mailto:CSiekmann@cenlar.com)

This message has been marked as Confidential by Siekmann, Carol on Friday, March 29, 2019 7:56:08 AM.

---

**From:** Miller, Stacey [<mailto:stacey.miller@firstcitizens.com>]

**Sent:** Wednesday, March 06, 2019 5:25 AM

**To:** Siekmann, Carol <[CSiekmann@Cenlar.com](mailto:CSiekmann@Cenlar.com)>

**Subject:** [External Email] RE: Ricky Jones # 35651660

Foreclosure sale is scheduled for 3/18/19, and I've already advised default management of the sale date and that we would not place the file on hold for loss mitigation. They notated the account.

Thanks,

**Stacey J Miller** | Default Analyst  
Credit Resolution Group | First Citizens Bank  
DAC 36 | 100 E Tryon Rd. | Raleigh, NC 27603  
NMLS ID #1461063

919.716.8322 Phone

919.716.4601 Fax



**Note:** Our unit within the Bank deals predominantly in loans and related agreements . It is not uncommon for our communications to contemplate proposed changes to certain terms of such loans. Accordingly please be advised that no agreement, commitment, promise, consent, offer,

approval, representation, concession, statement, or warranty made in any such communication shall constitute a binding obligation on Bank, and no enforceable rights or liabilities, either express or implied, shall arise by reason thereof unless and until any agreement reached between the recipient of this e-mail or anyone else and Bank is reduced to writing and signed by such person and an authorized officer of Bank before it is binding on any party. The purpose of this communication is to collect a debt and under certain state consumer debt collection laws we may be defined as a debt collector. Where that is the case any information obtained by us will be used for our debt collection purposes.

---

**From:** Siekmann, Carol [<mailto:CSiekmann@Cenlar.com>]  
**Sent:** Tuesday, March 05, 2019 1:04 PM  
**To:** Miller, Stacey  
**Subject:** RE: Ricky Jones # 35651660

Classification: Confidential

Hello Stacey ~

Please advise the current status of this FC. Was the hearing held on 02/18/19? Do we have a sale date scheduled?

Thank you

*Carol Siekmann*

**Foreclosure Team Leader**

Cenlar FSB, Tempe, AZ

①Office- 480-961-3900 x 473152

✉[CSiekmann@cenlar.com](mailto:CSiekmann@cenlar.com)

This message has been marked as Confidential by Siekmann, Carol on Tuesday, March 05, 2019 11:04:14 AM.

---

**From:** Miller, Stacey [<mailto:stacey.miller@firstcitizens.com>]  
**Sent:** Wednesday, February 13, 2019 10:19 AM  
**To:** Siekmann, Carol <[CSiekmann@Cenlar.com](mailto:CSiekmann@Cenlar.com)>  
**Subject:** [External Email] Ricky Jones # 35651660  
**Importance:** High

I wanted to let you know we will continue with the foreclosure hearing scheduled for Monday 2/18/19. Looking at notes, Loss mitigation still does not have a complete package, therefore we will continue to move forward. We were advised to keep on hold until 2/13/19, and he is still missing documents/ proof of workman's comp.